Case 18-10376-ref Doc 30 Filed 02/23/18 Entered 02/24/18 01:10:17 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Juan Luis Betancourt Debtor Case No. 18-10376-ref Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Feb 21, 2018 Form ID: 309I Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 23, 2018.
                  Juan Luis Betancourt,
db
                                             313 S 18th St,
                                                              Allentown, PA 18104-6716
                 +FREDERICK L. REIGLE,
                                           Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                   Reading, PA 19606-0410
                 +Bureau of Audit and Enforcement,
                                                        City of Allentown,
                                                                                435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
                  City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                      Allentown, PA 18101-2401
smg
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 Jennie Tsai, Esq., Phelan, Hallinan, Diamond & Jones LLP, 1617 John F Kenne
sma
                  Jennie Tsai, Esq., Phelan, E
Philadelphia, PA 19103-1814
                                                                                       1617 John F Kennedy Blvd # 1400,
14042911
                 +Khubchandani-Stasik-Rosen, 1275 S Cedar Crest Blvd # 2, Allentown, PA 18 Sergio Betancourt, 1577 Olympic Cir Apt 8, Whitehall, PA 18052-6113 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14042912
                                                                                    Allentown, PA 18103-6360
14042913
14050402
                 +Toyota Motor Credit Corporation,
                                                        c/o Rebecca A. Solarz, Esq.,
14055277
                                                                                            701 Market St, Ste 5000,
                   Philadelphia, PA 19106-1541
                  Victoria Fire Casualty,
14042917
                                               22901 Millcreek Blvd,
                                                                         Cleveland, OH 44122-5728
                                               Phelan Hallinan & Schmieg LLP, 1617 JFK Boulevard,
14051734
                 +Wells Fargo Bank, N.A.,
                   Philadelphia, PA 19103-1821
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jsweet@northpennlegal.org Feb 22 2018 02:25:39 JOHN WILLIAM SWEET,
                 North Penn Legal Services, 559 Main Street, Suite 200, Bethlehem, PA 1 +E-mail/Text: roberts12@dnb.com Feb 22 2018 02:26:17 Dun & Bradstreet, INC,
                                                                                        Bethlehem, PA 18018
smg
                   3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2018 02:25:59
smg
                   Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                      P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 22 2018 02:26:24
                                                                                                    U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 22 2018 02:26:11
                                                                                              United States Trustee,
ust
                   Office of the U.S. Trustee,
                                                    833 Chestnut Street,
                                                                              Suite 500,
                                                                                             Philadelphia, PA 19107-4405
                  EDI: CAPITALONE.COM Feb 22 2018 02:13:00
                                                                    Capital One Bank USA NA,
14042907
                                                                                                  PO Box 30281.
                  Salt Lake City, UT 84130-0281
EDI: CCS.COM Feb 22 2018 02:13:00
14042908
                                                            Credit Collection Services, PO Box 607,
                   Norwood, MA 02062-0607
                  EDI: CRFRSTNA.COM Feb 22 2018 02:13:00
14042909
                                                                 Credit First National Assoc.,
                                                                                                     PO Box 81315,
                   Cleveland, OH 44181-0315
                  E-mail/Text: bkdepartment@rtresolutions.com Feb 22 2018 02:26:16
14058401
                   Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
                   Dallas, Texas 75247-4029
14042914
                  EDI: NEXTEL.COM Feb 22 2018 02:13:00
                                                                           PO Box 4191, Carol Stream, IL 60197-4191
                                                                Sprint,
                  EDI: TFSR.COM Feb 22 2018 02:13:00
Cedar Rapids, IA 52411-6634
                                                              Toyota Motor Credit Corp.,
                                                                                              5005 N River Blvd NE,
14042915
                  EDI: USBANKARS.COM Feb 22 2018 02:13:00
14042910
                                                                   Elan Financial Services.
                                                                                                PO Box 108.
                   Saint Louis, MO 63166-0108
                  EDI: VERIZONWIRE.COM Feb 22 2018 02:13:00
14042916
                                                                     Verizon Wireless, PO Box 26055,
                   Minneapolis, MN 55426-0055
                 +EDI: WFFC.COM Feb 22 2018 02:13:00
14052419
                                                              Wells Fargo Bank, N.A., Default Document Processing,
                                1000 Blue Gentian Road,
                                                               Eagan MN 55121-1663
                   N9286-01Y,
                  EDI: WFFC.COM Feb 22 2018 02:13:00
14042918
                                                              Wells Fargo Home Mortgage,
                                                                                              PO Box 10335,
                   Des Moines, IA 50306-0335
                                                                                                        TOTAL: 15
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                           Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
aty*
                 +FREDERICK L. REIGLE,
                   Reading, PA 19606-0410
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Feb 21, 2018

Form ID: 309I Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com

JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
JOHN WILLIAM SWEET on behalf of Debtor Juan Luis Betancourt jsweet@northpennlegal.org,
smoschini@northpennlegal.org

REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Information to identify the case:						
Debtor 1	ebtor 1 Juan Luis Betancourt			Social Security number or ITIN	xxx-xx-1147	
	First Name	Middle Name	Last Name	•	EIN	
Debtor 2					Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name		EIN	
United States Bank	ruptcy Court	Eastern Dis	strict of Pennsylvania		Date case filed for chapter 13	1/22/18
Case number: 18	3-10376-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Juan Luis Betancourt	About Debtor 2:
2.	All other names used in the last 8 years	aka Juan L. Betancourt, aka Juan Betancourt, aka Juan Luis Betancourt Sr.	
3.	Address	313 S 18th St Allentown, PA 18104–6716	
4.	Debtor's attorney Name and address	JOHN WILLIAM SWEET North Penn Legal Services 559 Main Street Suite 200 Bethlehem, PA 18018	Contact phone 610 317 5323 Email: <u>isweet@northpennlegal.org</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 2/21/18

For more information, see page 2

Debtor Juan Luis Betancourt Case number 18–10376–ref

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7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 20, 2018 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
required to do so. 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).				
		Deadline for all creditors to file a proof of claim Filing deadline: 4/2/18 (except governmental units):				
		Deadline for governmental units to file a proof of claim: Filing deadline: 7/21/18				
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$190.00 per month for 60 months. The hearing on confirmation will be held on: 5/3/18 at 9:00 AM Location:Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading PA 19601				
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments for may never try to collect the debt from the but want to have a particular debt excepted from a file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge just file a motion. The bankruptcy clerk's office			